

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			
STATEMENT OF THE SUBSTANCE OF THE INTERVIEW		Attorney Docket Number: 13364/1024	
Applicant Melchior et al.	Application No. 09/981,637	Filing Date October 16, 2001	
		Examiner Jennifer L. Liversedge	Art Unit 3692
Invention Title CREDIT MONITORING AND CREDIT ASSURANCE IN A FULL SERVICE TRADE SYSTEM			

Mail Stop Amendments
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

SIR:

Applicants thank the Examiner for the courtesies extended to Applicants' representative in the telephonic interview conducted on **March 3, 2008**, and provides this timely Statement of the Substance of the Interview in compliance with MPEP § 713.04:

- (A) Exhibits: No exhibits were submitted.
- (B) Claims: Claims 11, 15, and 17-19 were discussed.
- (C) Prior art: Tozzoli, U.S.P. 5,717,989.
- (D) Amendments: Discussed possibility of adding dependent claim limitations into independent claims to focus on the forward-looking evaluation aspects of the present invention.
- (E) Principal Arguments of Applicants: Applicants argued Tozzoli provides a snap shot of only present information while the present invention includes forward-looking evaluation aspects not taught or suggested by Tozzoli.
- (F) Other matters: Not applicable.

- (G) Agreement: Applicants agreed to prepare an amendment to focus on forward-looking evaluation aspects of the present invention. The Examiner agreed to review and consider any submitted amendment in view of Applicants' arguments on why the present invention is distinguished from Tozzoli.

The Office is hereby authorized to charge any fees required under 37 C.F.R. § 1.16 or § 1.17, or credit any overpayments, to Deposit Account No. 11-0600. The Examiner is invited to contact the undersigned at 202-220-4200 to discuss any matter regarding this application.

Respectfully submitted,

Date: April 17, 2008

/Wesley W. Jones/
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